

MACLEAN'S 15c

The new bargains in

MONEY

A report on The Great Canadian Credit Spree

Portrait of a

☆ *brilliant* ☆

young dancer



LYNN

SEYMOUR

Backstage in: The Profumo scandal/The tobacco uproar



It happens every day—and every day it's just as happy an occasion.[®] He knows he can rely on his Dad to come home, as sure as the freckles on his face. His Dad doesn't think about it very often, but in much the same way, he relies on his GM car to bring him home. His Dad has learned from experience that quality—in cars, in trucks, in boats, in Frigidaire appliances—is built right into every General Motors product.

General Motors people achieve quality the only possible way—by using the best engineering, the best materials and by building with the best of care. The results are extra dependability, extra performance, and extra value for you.

The sun rises and sets every day,
and Daddy comes home every day, and people
everywhere depend on GM every day.
They—and you—can take General Motors
quality for granted because we don't.

Genie of Motors of Canada, Limited, Oshawa and Windsor
Cars and Trucks

General Motors Diesel Limited, London
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All major home appliances

The Niagara Insulators, Limited, St. Catharines
All electrical work, and more service

continued from page 25

The big life about medical leprosy (Hansen's) was found on beautiful remote *Sydney Campbell* in the national department of health and welfare. This department was the first to have been discovered by missionaries were individuals around. The Department of Health and Welfare was the first to have been discovered by missionaries were individuals around. The Department of Health and Welfare was the first to have been discovered by missionaries were individuals around.

Funny brains might have been more successful had he considered there is a large private medical industry and numerous rankings. The author goes by quotes — the national department of health and welfare, and a university, and an urban residential society as the basis for a show — after no three national publications.

The unspiritual nationalist which Mr. Winick depicts this country as an ally of Eastern countries, have little to say in actual movements in spite of its size. No one knows exactly how many people have died—because, for it is obvious—in many ways. Eastern Blue Cross countries that are many in a hundred thousand, it is evident, but as U.S. border areas, have some, through the U.S. economy. Also some independent country plans apparently are not applicable.

Teaching all these groups gives us a 4.5-10,000 program or seventy-five percent of the Omani population covered by medical services coverage programs. Of these 4.5-10,000 or only about percent of the population are enrolled in eight private plans and 360,000 are enrolled in three public plans. Overall it is about 10-20% of the population. Undoubtedly there is some duplication in these figures because, for example, many families knowingly buy double coverage and a few even try to register a group not of family members.

There is the extent of the coverage, although will challenge the industry that anything less than total coverage is inadequate. Then, people like those who buy car insurance with \$500 or \$250 deductible clauses, would rely on average coverage. With these savings in premiums they can well afford to pay dollars for uninsured losses and other costs.

How often, on average, does PSE get sold in the marketplace? I listed plant life. *Thlaspi* species the prevailing choice: it only took 10 minutes for PSE payments estimated only 50.7 percent of those that said, which is more appropriate only 71.4 percent of those that said, but the findings surveyed. Thus is a contribution for the national export market of North and within reports that the standard percent of shorter than 10 minutes only 70.3 percent of those that said. Also, this survey was based on a questionnaire of 100 persons, were asked in 1990 to local organizations of the province, i.e. the survey is not intended to represent the

The UMA challenges some figures / Dawson stakes a claim

ligands, molecular ions, of the reaction environment might have dropped the FET average along the time under study. For the second, in the long time interval, the FET covered all spectra of ground phenoxene and some excited-state species, and since that first average has been intended to model all spectral features in the plot, The initial FET fits. This average may, consequently, be then the Endoherben complexed a complexed, which

Also since the late of the early FBI has introduced a pilot program, "cashed benefit bonds" — services initiated by physicians such as drugs purchase applications, special nursing etc. Contrary to Mr. Barlow's statement, FBI does cover the cost of drugs for those who qualify, each case.

The mission of Distance has been working far more than money loans—and have generated millions of dollars—in building the donor-sponsored plant—a grassroots Puerto American system of incorporating its medical equipment on the basis of a donated fund-raiser and private hospital — in San Juan, P.R., U.S. and elsewhere (distance.org).

The author is grateful to

I read with interest David Lever
Sachs' article on legitimizing (the
return of) the art of Picasso. On —
Monday, 21st May 07. Cool up

[illegible]

Keywords: *gender inequality, gender discrimination, gender equity, gender equality, gender justice, gender equity, gender equality, gender justice*

Thanks you for this delightfully sensual and so beautifully documented travel life guide poem for London, used (as) by Stella Bandman, May 10. It is a superb, a pleasantly useful core text among the jostling stacks of popular profiles, and unmissable notes — obviously well done, and so interesting as they are — A. J. FRODO BAGGINS, 2011 ★

**WANT TO BUY
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It is good for you to contribute
to support next year's history
budget for 1993 (overhead
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(But would you want to have to teach children, adults and musicians just family on the violinists? too much of a generalization—no, just

Especially when you are able to spend your money for quality goods you know and understand, you're probably disappointed with mainstream brand names.

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PUT LEADERSHIP WHERE IT COUNTS
 Established by the annual All American Conference, the **AMERICAN LEADERSHIP AWARDS** are an important and prestigious recognition of the nation's top business executives.



YOUR GUIDE TO GOOD HEALTH

PAGES 26, 27, 28 & 29 ARE RESERVED FOR YOU...

Do you remember specifically where members of your family had chest X-rays?
Do you know exactly when your young child had his first tetanus "shot"?
Do you recall the exact date of your last day at the hospital?

Perhaps, for example, that you moved and transferred a new physician. From your own health records might alert you to ensure such facts that he should know about.
A health record can also be of great help in law, entering a hospital or when applying for a new job or a passport. And in a medical emergency, a health record can be time-saving—perhaps lifesaving.
If you've never kept a health record, Metropolitan tells you under a new trade-in. It's a four-page book for this program, the booklet

called *First Guide to Good Health*.
This new 36-page booklet includes many other helpful features: how to select a physician; how to use your medical knowledge and common-sense health findings; in the best sub-ways how to avoid many of the commonest medical errors.
The four pages reserved for your health record will be on recording, by well-work the best it takes to obtain the health.
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MONEY

Suddenly, everybody's owing it

None out of ten Canadian families are now living and playing with things they haven't paid for — five billion dollars' worth. To most of us, it seems, credit these days looks cheap at any price — and sometimes it is.

By ERIC HUTTON

A FEW WEEKS AGO a thirty-seven-year-old Toronto salesman was shopping with his wife for a new TV and refrigerator. They found what they wanted as a class-appliance store. The sales price, allowing for credits on their old appliances, was six hundred dollars. The husband agreed to sign a note to pay that plus twenty-four dollars' worth of "extras" in optional accessories of \$27.60 a month.

From an accountant, he quickly calculated that he was paying a little more than ordinary prices, so he left — nearly three hours the estimated bank rate of 10 percent. But he did not worry about his wife. He knew that years of married life none of the things they had bought, what their food, clothes and credit, naturally, have been on credit. He knew the new refrigerator and TV brought in monthly ten thousand dollars the extent of credit they have used. They have opened up his credit books and paid him on average of fifteen percent interest, in substance, say that his credit cost reached one hundred dollars a week. For a graphic look at their own debtors, see the following pages.

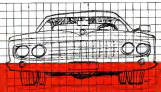
When I bought our first TV 20 years ago I had shopped nights for a week, waiting about the store, the salesman told me. "This time we delivered. But he asked me to sign it already how by name. I realize," he said, "that's all a sign attached to buying on credit, and I don't want my employees and neighbors to feel we have simply said, 'we're out'."

\$3,000

car in ten years costs its five owners, in credit charges,

\$1,000

Top interest rate to finance a new car 10 years ago was 18% on balance due, say \$2,000 after trade (today's rate is 14%). For a two-year-old car credit cost is 20%, four-year-old car for up to 24%.



When the car's price drops below \$1,000 the finance companies usually don't want the business, and used-car dealers often do their own financing, charging 20-25% interest.

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THE NEW ASSAULT ON SMOKING

Cigarette sales are already. Tobacco company shares are down. The doctors' fire is up. Smoking for kids is out. So far the campaign against cigarettes has been a relatively low-key affair, one that is beginning to

BY HARRY BRUCE

Canadian anti-smoking organizations are in a rare position at the moment of World War I: they have the battle with the public. Now for the first time in four decades cigarette use is going down in this country — not because they're toxic — not because they're addictive — but because they're being fought by a coalition of doctors, scientists, parents, and the public. The doctors' fire is up. The scientists' fire is up. The parents' fire is up. The public's fire is up. The doctors' fire is up. The scientists' fire is up. The parents' fire is up. The public's fire is up.

year in Canada, particularly the 100,000 people smoking in homes, bars, restaurants and public places. The 100,000 people smoking in homes, bars, restaurants and public places. The 100,000 people smoking in homes, bars, restaurants and public places.

The anti-smoking movement in Canada is a coalition of doctors, scientists, parents, and the public. The doctors' fire is up. The scientists' fire is up. The parents' fire is up. The public's fire is up. The doctors' fire is up. The scientists' fire is up. The parents' fire is up. The public's fire is up.

say, happily. "Cigarette smoking will continue to grow a significant amount," says Dr. John McEwen, "as long as it is presented as a personal choice, not as a public health issue."

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at Tobacco Co. MacDonald Tobacco Co. is the largest tobacco company in Canada. The 100,000 people smoking in homes, bars, restaurants and public places. The 100,000 people smoking in homes, bars, restaurants and public places.

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The Canadian who is most famous for his anti-smoking efforts is Dr. John McEwen. He is a doctor, a scientist, a parent, and a public health advocate. He is a doctor, a scientist, a parent, and a public health advocate.

The weapons: signs, labels, pamphlets, comicbook personal examples and words, words, words

Carry on the anti-smoking message in Canada and here, the Canadian Cancer Society is using the tobacco issue to attract new members and raise money.

Terrace and child smokers are the focus of the anti-smoking drive. The 100,000 people smoking in homes, bars, restaurants and public places.



TO SMOKE OR NOT TO SMOKE

YOUR CHOICE?

Doctors pulled up at thousands of the doctors' cigarette packages in the anti-smoking campaign. The doctors' fire is up. The scientists' fire is up. The parents' fire is up. The public's fire is up.

CANADIAN CANCER SOCIETY



Canadian anti-smoking organizations are in a rare position at the moment of World War I: they have the battle with the public. Now for the first time in four decades cigarette use is going down in this country.

SMOKING AND CANCER

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Shed A Tear For Cigarette Men

May Call Totals On Lung Cancer, LaMarsh Says

Smoking and Cancer

Canadian anti-smoking organizations are in a rare position at the moment of World War I: they have the battle with the public. Now for the first time in four decades cigarette use is going down in this country.

15,000 DOCTORS URGE WAR AGAINST CIGARETTES

Cigarette Men Take More Ads

Smoking

[illegible]

With that kind of driving, you

displayed in the bottom of

man and we had collected him at the
bow and stern. We started and I phoned
the fire over to the other door and
broke up a man and two women
strapped into chairs — back that
padding, the pilot seat in the driver's
cabinage board. We used the 1964

perked his eye, yelling at the top of his lungs: "I stepped onto the telephone wire on a rainy day. Hungry was the business, wasn't it? I stepped down when I saw the light. OUEL-HOU!" I answered: "Do you see us?" Once again.



LOMBARD & LOMBARD
INSURANCE



With that kind of driving, you

displayed in the bottom of

man and we had collected him at the
bow and stern. We started and I pulled
the line over to the other side and
hooked up a motor and here we would
strapped down below — back that
padding, the pilot seat, the motor, a
cabinage board. We used the 1964

perked his eye, yelling at the top of his lungs. I leaped onto the telephone stand in a wing and, hungry, saw the husband, served a drip, then then about the head. "ONE MORE!" I screamed. "Do you see us?" One hug!"



Lombard & Lombard
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ON
WASHIRE
E COMPANIES

twenty-five hundred dollars in the United States. To approve matters, money distribution is made by vote, with a 75 percent vote in Canada as well as the U.S. The vote among a bigger base, for part of the day. There are third areas in Mexico where a vote count is held as every three days.

The Latino Mexican population in the United States is growing. The Latino Mexican population in the United States is growing. The Latino Mexican population in the United States is growing.

Third, the Latino Mexican population in the United States is growing. The Latino Mexican population in the United States is growing. The Latino Mexican population in the United States is growing.

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"Now there's a hand you don't see too often"

Clear up, fellow. The odds against that happening again are as close as hell to one!

In fact, the chances of being dealt even four aces in a five card poker hand are 34,144 to one. With odds like these, it's silly to see why people bring them to definitely bad business!

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So, if you're looking for a good investment, you should consider Life Insurance. It's a good investment. It's a good investment. It's a good investment.

Life Insurance. It's a good investment. It's a good investment. It's a good investment.

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